



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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Order Filed on January 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 13-34281 VFP

In Re:
Juddy B. Murillo,
Debtor.

Adv. No.:

Hearing Date: 12/21/2017 @ 11:00 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through ~~two-(2)~~^{three (3)} is hereby
ORDERED.

DATED: January 25, 2018


Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Juddy B. Murillo

Case No: 13-234281 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass-Through Certificates, Series 2007-BAR1, National Association, Kevin G. McDonald, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 16-18 Belmont Avenue, Paterson, NJ, 07522, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 21, 2017 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through December 2017 for a total post-petition default of \$12,949.60 (1 @ \$2,694.78; 4 @ \$2,714.2 less suspense \$601.98); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make a payment of \$5,408.98 no later than January 15, 2018

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,540.62 will be paid by Debtor remitting \$1,256.77 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2018, directly to Servicer for the Secured Creditor, Specialized Loan Servicing LLC (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling

\$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief
is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Juddy B Murillo
 Debtor

Case No. 13-34281-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db +Juddy B Murillo, PO Box 7419, Paterson, NJ 07509-7419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor AMERICAS SERVICING COMPANY, AS Servicer For HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR DEUTSCHE ALT-A SECURITIES, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BAR1 ("ASC") nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank NA servicer for HSBC Bank USA National Association as Trustee for Deutsche Alt-A Securities inc., Mortgage Pass-Through Certificates Series 2007-BAR1 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates, Series 2007-BAR1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jennifer R. Gorchow on behalf of Creditor Wells Fargo Bank NA servicer for HSBC Bank USA National Association as Trustee for Deutsche Alt-A Securities inc., Mortgage Pass-Through Certificates Series 2007-BAR1 nj.bkecf@fedphe.com

Marie-Ann Greenberg magecf@magruee.com

Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates, Series 2007-BAR1 rsolarz@kmllawgroup.com

Russell L. Low on behalf of Debtor Juddy B Murillo rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com

Steven K. Eisenberg on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2006-AR8, Mortgage Pass-Through Certificates Series 2006-AR8, by its servicing agent Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8